

FIG.1A

2/85 Fig. 1

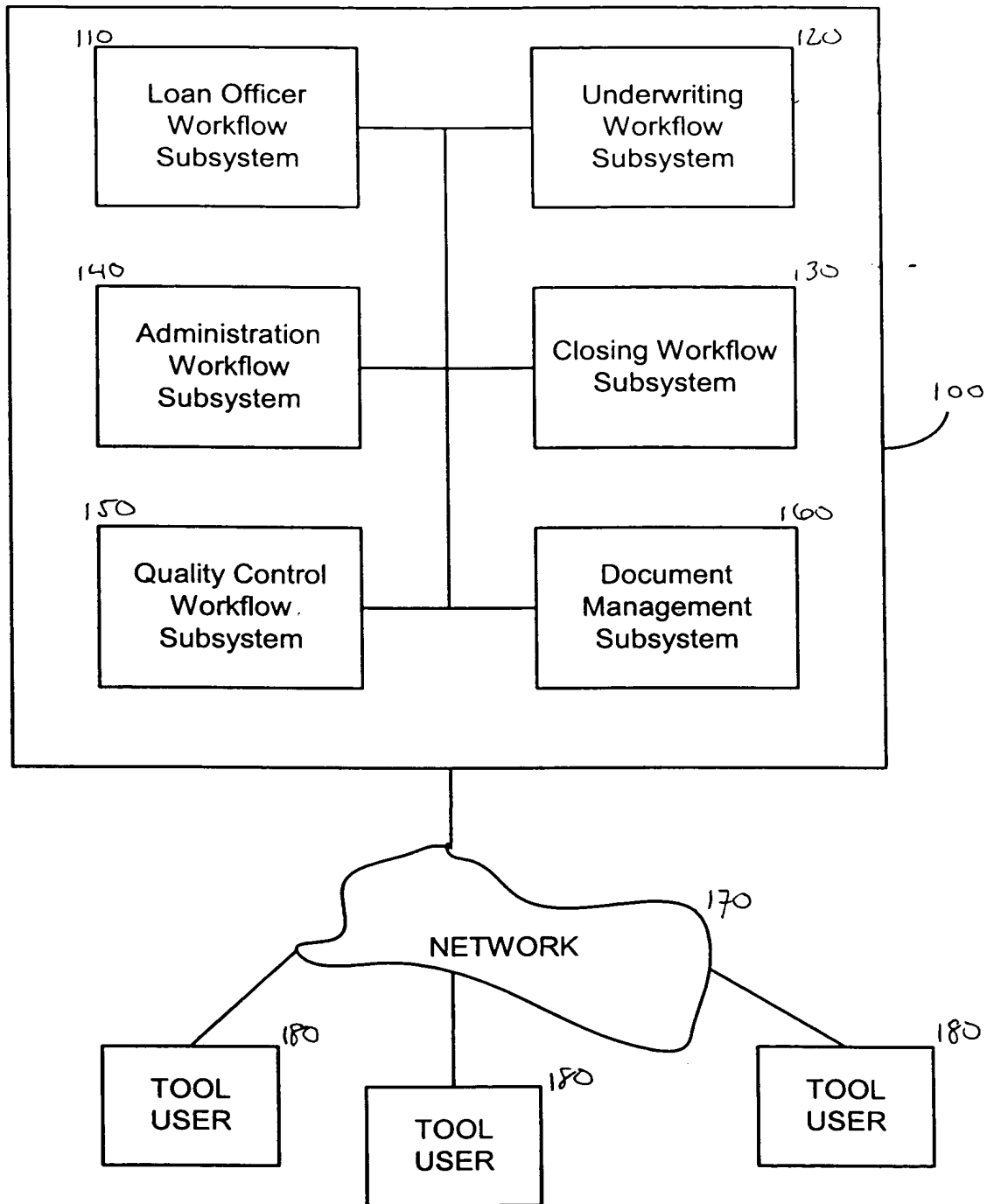


Fig. 2A

202

210.

205


LINKS TO PORTIONS OF
LOAN OFFER STATEMENT

215

4/85

Fig. 2B

22-220



ACCESS
EQUITY
CORP

Staff

Loans In Process

Closed Loans

Scheduled

Commissions

Enter Loan

Delete Loan


Unassigned Docs

Log Out

Email IT Support

Access Equity Corp. IT'S System - Microsoft Internet Explorer

http://access1/tps/frames.asp?pass=denOffice&off=Staff



ACCESS
EQUITY
CORP

Borrower Information:

Borrower: John Test

CoBorrower:

Prop. Address: 123 Any Street

City: Denver

State: CO

Zip: 80202

Loan Information:

Loan Amount: 175750

LTV: 97.639

Investor: ABN AMRO

Inv. Property? No

Purchase? No

Interest Rate: 8

Closing Date: 12/31/2002

Funding Date: 12/31/2002

Interest Credit? No

1st Payment Date: 1/1/1900

Locked? No

Closed? No

Est Revenue: 0

Title and Escrow Information:

Title Company: NATCO

Contact: Title Officer

Address1: 123 Title Street

Phone: 303-123-4567

Address2: Denver, CO 80608

Fax: 303-456-7899

Homeowners Ins: HI Company Name

Annual Amount: 0

Due Date: 1/1/1900

Taxes:

1st Installment Amount: 600

Date: 1/1/1900

2nd Installment Amount: 600

Date: 1/1/1900

225

230

220



7/85 230

Fig. 2E

22-200

235

Access Equity Corp. IPS System - Microsoft Internet Explorer

http://www.accessequity.com/ips/office/Staff

ACCESS EQUITY CORP.

You are logged in as Staff

- Loans In Process
- Closed Loans
- Searchboard
- Commissions
- Edit Loan
- Delete Loan
- Unassigned Docs
- Log Out
- Email IT Support

ID	Date	Type	Amount	Balance	Interest	Term	Rate	Status	Notes	View	Print	Delete
1	12/1/2002	Purchase	\$175,760.00	\$175,760.00	\$0.00	36	6.00%	Open		View	Print	Delete


8/85

F14.2F

240

AEC Underwriting Notice		ACCESS EQUITY CORP	
Borrower:	Test	Appraisal Type:	2055 EXT
Approval Type:	Accept Standard	Appraisal Value:	\$180,000.00
Base	QI	Bonus Comm	Div/Int Rent Other
Borrower	\$3,000.00	\$500.00	\$0.00 \$0.00 \$0.00 \$0.00
CoBorrower	\$0.00	\$0.00	\$0.00 \$0.00 \$0.00 \$0.00
Account Account Number Amount			
0	0	0	-
0	0	0	
0	0	0	
The following documents are required for your loan:			
Document	Status		
Disclosures	Needed		
Appraisal	Needed		
Title Work	Needed		
Flood Cert	Needed		
Homeowners Insurance	Needed		
Current W2	Needed		
Previous W2	Needed		
One Months Paystubs	Needed		
Recent Account Statement	Needed		
Previous Account Statement	Needed		
Purchase Contract	Needed		

9/85



**ACCESS
EQUITY
CORP.**

You are logged in as:

Staff

Loans In Process

Closed Loans

Notchord

Commissions

Edit Loan

Delete Loan

Unassigned Docs

Log Out

Email IT Support

Access Equity Corp. IT's System - Microsoft Internet Explorer

http://access.equitycorp.com/Office-Staff

December

10887	Test	1/23/2002	1/23/2002	Purchase	\$175,750.00	ABIN AMRO	NATCO	None	Yes	\$3,200.00	Eraser	1/23/2002	1/23/2002	View Doc
-------	------	-----------	-----------	----------	--------------	-----------	-------	------	-----	------------	--------	-----------	-----------	----------

235

232

Fig. 2G

10/85

Fig. 2 H

245

AEC Underwriting Notice - Microsoft Internet Explorer

AEC Underwriting Notice



ACCESS
EQUITY
CORP

Borrower: Test Appraisal Type: 2055 EXT
Approval Type: Accept Standard Appraisal Value: \$180,000.00

Base	QI	Bonus	Comm	Div/Int	Rent	Other
Borrower	\$3,000.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00
CoBorrower	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Account Account Number Amount

0	0	0
0	0	0
0	0	0


The following documents are required for your loan:

Document	Status
Homeowners Insurance	Needed
Current W2	Needed
Previous W2	Needed
One Months Paystubs	Needed
Recent Account Statement	Needed
Previous Account Statement	Needed
Purchase Contract	Needed
Disclosures	Approved
Appraisal	Approved
Title Work	Approved
Flood Cert	Approved

11/85

Fig. 21

42-245

AEC Underwriting Notice - Microsoft Internet Explorer																									
<div style="display: flex; justify-content: space-between; align-items: center;">  <div> <p>ACCESS EQUITY CORP</p> </div> </div>																									
<h2 style="text-align: center;">AEC Underwriting Notice</h2>																									
Borrower:	Test																								
Approval Type:	Accept Standard																								
Appraisal Type:	2055 EXT																								
Appraisal Value:	\$180,000.00																								
<table border="1" style="width: 100%;"> <thead> <tr> <th>Base</th> <th>QI</th> <th>Bonus</th> <th>Comm</th> <th>Div/Int</th> <th>Rent</th> <th>Other</th> </tr> </thead> <tbody> <tr> <td>Borrower</td> <td>\$3,000.00</td> <td>\$500.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>CoBorrower</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> </tbody> </table>		Base	QI	Bonus	Comm	Div/Int	Rent	Other	Borrower	\$3,000.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	CoBorrower	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Base	QI	Bonus	Comm	Div/Int	Rent	Other																			
Borrower	\$3,000.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00																			
CoBorrower	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00																			
<table border="1" style="width: 100%;"> <thead> <tr> <th>Account</th> <th>Account Number</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table>		Account	Account Number	Amount	0	0	0	0	0	0	0	0	0												
Account	Account Number	Amount																							
0	0	0																							
0	0	0																							
0	0	0																							
<p>The following documents are required for your loan:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Document</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>Disclosures</td> <td>Approved</td> </tr> <tr> <td>Appraisal</td> <td>Approved</td> </tr> <tr> <td>Title Work</td> <td>Approved</td> </tr> <tr> <td>Flood Cert</td> <td>Approved</td> </tr> <tr> <td>Homeowners Insurance</td> <td>Approved</td> </tr> <tr> <td>Current W2</td> <td>Approved</td> </tr> <tr> <td>Previous W2</td> <td>Approved</td> </tr> <tr> <td>One Months Paystubs</td> <td>Approved</td> </tr> <tr> <td>Previous Account Statement</td> <td>Approved</td> </tr> <tr> <td>Purchase Contract</td> <td>Approved</td> </tr> <tr> <td>Recent Account Statement</td> <td>Not Needed</td> </tr> </tbody> </table>		Document	Status	Disclosures	Approved	Appraisal	Approved	Title Work	Approved	Flood Cert	Approved	Homeowners Insurance	Approved	Current W2	Approved	Previous W2	Approved	One Months Paystubs	Approved	Previous Account Statement	Approved	Purchase Contract	Approved	Recent Account Statement	Not Needed
Document	Status																								
Disclosures	Approved																								
Appraisal	Approved																								
Title Work	Approved																								
Flood Cert	Approved																								
Homeowners Insurance	Approved																								
Current W2	Approved																								
Previous W2	Approved																								
One Months Paystubs	Approved																								
Previous Account Statement	Approved																								
Purchase Contract	Approved																								
Recent Account Statement	Not Needed																								

250

230

13/85

Fig. 2K

2-255

Fee Sheet	
Borrower Information	
Borrower:	John Test
CoBorrower:	
Address:	123 Any Street Denver, CO 80202
Loan Amount:	\$175,750.00
Interest Rate:	8
LTV:	97.638
Investment:	N
Locked?	Y
Closing Date:	12/31/2002
Funding Date:	12/31/2002
Interest Credit:	N
1st Payment Date:	1/1/1900
Title Company	
Name:	NATCO
Address:	123 Tide Street Denver, CO 80808
Contact:	Title Officer
Phone:	303-123-4567
Fax:	303-456-7899
Escrow Information	
Homeowners Insurance Company:	HI Company Name
Annual Amount:	0
Due Date:	1/1/1900
Taxes	
1st Installment Amount:	600
Due Date:	1/1/1900
2nd Installment Amount:	600
Due Date:	1/1/1900
Investor	
ABN:	AMRO
Fees	
Origination:	1757.5
Processing:	0
Appraisal:	500
Underwriting:	0
Credit Report:	300
Administrative:	375
Broker Credit:	0
Flood Cert:	375
Other Documents	

260

ACCESS EQUITY CORP														
you are logged in as														
Start														
Loans In Process														
Closed Loans														
Scoreboard														
Commissions														
Loan Loan														
Delete Loan														
Unassigned Deals														
Log Out														
Email IT Support														

Access Equity Corp. IP5 System - Microsoft Internet Explorer																																																																																																				
http://ecscot1175/frames.asp?staffLoanOfficer=Staff																																																																																																				
December																																																																																																				
Page	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
C	10887	Test	1/23/2002	1/23/2002	Purchase	\$175,750.00	AGIN AMRO	MATCO	None	Yes	\$3,200.00	Approved	Min/Doc	Min	Approved																																																																																					

Fig. 2M

92-25

[illegible]

[illegible]

18/85

Fig. 3A

Access Equity Corp. TPS System - Microsoft Internet Explorer

http://access1/TPSframes.asp?post=onOfficer=Underwriting

ACCESS EQUITY CORP.

You are logged in as:
Underwriting

Loans in Queue
Comd. Approved
Final Approval
Loans Funded
Scoreboard
Log Out
Email IT Support

Month	Loan #	Loan Type	Amount	Status	Action	View Data	Waiting				
September	10887	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10888	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10889	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10890	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10891	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10892	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10893	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10894	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10895	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10896	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10897	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10898	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10899	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting
September	10900	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Approved	View Data	Waiting

305

310

315

320

320-300

19/85

19/85

325

345

320

Fig. 3B

340

335

365

AUS Approval Form - Microsoft Internet Explorer

John Test

Select AUS Approval Type:

☐ Accept Stream ☐ Accept Plus ☒ Accept Standard

☐ B/C Full Doc ☐ B/C Full Doc SE ☐ B/C Stated

Enter \$ amounts to be verified:

	Borrower	Co-Borrower
330 Base Income	3000	0
Overtime	500	0
Bonuses	0	0
Commission	0	0
DivInt	0	0
Rent	0	0
Other	0	0
Appraisal	180000	2055 INT

Additional Conditions:

☐ HUD on Sold Property

☐ Condo Questionnaire

☐ PUD Questionnaire

☐ HOA Insurance Policy

☐

☐

☐

☐

Asset Information:

Account	Account Number	Amount
0	0	0
0	0	0
0	0	0

Supplier

Access Equity Corp. TPS System - Microsoft Internet Explorer

http://access1/TPS/frames.asp?pass=anOffice-Underwriting

ACCESS
EQUITY
CORP.

You are logged in as:
Underswiring

[Loans in Queue](#)

[Cond. Approval](#)

[Final Approval](#)

[Loans Funded](#)

[Scoreboard](#)

[Log Out](#)

[Email IT Support](#)

10883	NORDBY	Amy Egan	9/23/2002	Refinance	\$141,500.00	Greenpoint	Not Submitted	Accept Standard	View Docs	Waiting
10881	NORDBY	Amy Egan	9/23/2002	Refinance	\$113,500.00	Greenpoint	Not Submitted	Accept Standard	View Docs	Waiting
10882	NORDBY	Amy Egan	9/23/2002	Refinance	\$155,500.00	Greenpoint	Not Submitted	Accept Standard	View Docs	Waiting
10882	Marone	TJ Rubley	9/23/2002	Refinance	\$178,500.00	ABN AMRO	MOI	Accept Standard	View Docs	Waiting
10883	Vue	TJ Rubley	9/23/2002	Refinance	\$188,000.00	ABN AMRO	MOI	Accept Standard	View Docs	Waiting
10884	Robinson	Courtney Davis	9/23/2002	Refinance	\$268,000.00	Other	Not Submitted	Accept Standard	View Docs	Waiting
10885	Robinson	Courtney Davis	9/23/2002	Refinance	\$40,000.00	Other	Not Submitted	Accept Standard	View Docs	Waiting
10886	Emily	Jesse Maendel	9/24/2002	Refinance	\$130,000.00	Greenpoint	Not Submitted	Accept Standard	View Docs	Waiting
10871	Williams-Jr	Bree Shupe	9/25/2002	Refinance	\$188,500.00	ABN AMRO	MOI	Accept Standard	View Docs	Waiting
10887	Einarson	TJ Rubley	9/27/2002	Refinance	\$261,200.00	ABN AMRO	MOI	Accept Standard	View Docs	Waiting
10890	Mulkins	TJ Rubley	9/27/2002	Refinance	\$450,000.00	ABN AMRO	MOI	Accept Standard	View Docs	Waiting
10888	Cohn	Michael Culver	9/30/2002	Purchase	\$180,000.00	ABN AMRO	MOI	Accept Standard	View Docs	Waiting
10886	Gabriel	Michael Culver	9/30/2002	Purchase	\$176,540.00	Other	Not Submitted	Accept Standard	View Docs	Waiting
10833	Kroeger	Courtney Davis	9/30/2002	Purchase	\$148,500.00	Other	Not Submitted	Accept Standard	View Docs	Waiting

October

10891	Mulkins	TJ Rubley	10/2/2002	Refinance	\$131,300.00	ABN AMRO	MOI	Accept Standard	View Docs	Waiting
10889	Siebb	Michael Culver	10/15/2002	Purchase	\$125,130.00	Other	Not Submitted	Accept Standard	View Docs	Waiting
10872	RUEST	Scott Nordby	10/31/2002	Purchase	\$285,000.00	ABN AMRO	Not Submitted	Accept Standard	View Docs	Waiting

December

10887	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Accept Standard	View Docs	Waiting
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373 371 374

20/85

1-370

Fig. 3c

372

Document	Status	Update
Disclosures	Needed	 Needed
Appraisal	Needed	 Needed
Title Work	Needed	 Needed
Flood Cert	Needed	 Needed
Homewoners Insurance	Needed	 Needed
Current W2	Needed	 Needed
Previous W2	Needed	 Needed
One Months Paystubs	Needed	 Needed
Recent Account Statement	Needed	 Needed
Previous Account Statement	Needed	 Needed
Purchase Contract	Needed	 Needed

Related Documents

Fig. 3D

83

Access Equity Corp. IPS System - Microsoft Internet Explorer

http://access.ipsfor.com/psid.asp?User=Underwriting

You are logged in as
Underwriting

- [Luns in Queue](#)
- [Cond. Approval](#)
- [Final Approval](#)
- [Luns Funded](#)
- [Storyboard](#)
- [Log Out](#)
- [Email IT Support](#)

10857	Miley	Courtney Davis	9/19/2002	Purchase	\$131,920.00	Brookstreet	Not Submitted	View Docs	Waiting
10877	Schott	Joel Horn	9/20/2002	Purchase	\$400,100.00	Greenpoint	Not Submitted	View Docs	Waiting
10801	Farrin	Courtney Davis	9/20/2002	Refinance	\$252,000.00	AGN AMRO	MOA	View Docs	Waiting
10886	Wagner	Courtney Davis	9/20/2002	Refinance	\$300,700.00	Other	Not Submitted	View Docs	Waiting
10878	Cook	Courtney Davis	9/23/2002	Heloc	\$35,000.00	Other	Not Submitted	View Docs	Waiting
10883	NORDBY	Amy Egan	9/23/2002	Refinance	\$141,500.00	Greenpoint	Not Submitted	View Docs	Waiting
10881	NORDBY	Amy Egan	9/23/2002	Refinance	\$112,500.00	Greenpoint	Not Submitted	View Docs	Waiting
10882	NORDBY	Amy Egan	9/23/2002	Refinance	\$155,500.00	Greenpoint	Not Submitted	View Docs	Waiting
10882	Marone	TJ Rubley	9/23/2002	Refinance	\$178,500.00	AGN AMRO	MOA	View Docs	Waiting
10882	Vue	TJ Rubley	9/23/2002	Refinance	\$188,000.00	AGN AMRO	MOA	View Docs	Waiting
10884	Robinson	Courtney Davis	9/23/2002	Refinance	\$288,000.00	Other	Not Submitted	View Docs	Waiting
10885	Robinson	Courtney Davis	9/23/2002	Heloc	\$40,000.00	Other	Not Submitted	View Docs	Waiting
10889	Emily	Jesse Maerdel	9/24/2002	Refinance	\$130,000.00	Greenpoint	Not Submitted	View Docs	Waiting
10871	Williams-Jr	Brea Shupe	9/25/2002	Refinance	\$188,500.00	AGN AMRO	MOA	View Docs	Waiting
10897	Ehanson	TJ Rubley	9/27/2002	Refinance	\$281,200.00	AGN AMRO	MOA	View Docs	Waiting
10890	Mullins	TJ Rubley	9/27/2002	Refinance	\$450,000.00	AGN AMRO	MOA	View Docs	Waiting
10896	Cohn	Michael Culver	9/30/2002	Purchase	\$190,000.00	AGN AMRO	MOA	View Docs	Waiting
10898	Gabriel	Michael Culver	9/30/2002	Purchase	\$176,640.00	Other	Not Submitted	View Docs	Waiting
10833	Kroeger	Courtney Davis	9/30/2002	Purchase	\$148,500.00	Other	Not Submitted	View Docs	Waiting

October									
10891	Mullins	TJ Rubley	10/2/2002	Refinance	\$131,300.00	AGN AMRO	MOA	View Docs	Waiting
10899	Stueb	Michael Culver	10/15/2002	Purchase	\$175,130.00	Other	Not Submitted	View Docs	Waiting
10872	RUEBT	Scott Nordby	10/31/2002	Purchase	\$285,000.00	AGN AMRO	Not Submitted	View Docs	Waiting

December									
10887	Test	Staff	12/31/2002	Purchase	\$176,750.00	AGN AMRO	Not Submitted	View Docs	Waiting

23/85

2-370

Fig. 3F

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ACCESS EQUITY CORP.									
You are logged in as Underwriting									
Loans in Queue									
Comd. Approval									
Final Approval									
Loans Funded									
Northward									
Log Out									
Final IT Support									
Docket									
10857	Willey	Courtney Davis	9/19/2002	Purchase	\$131,920.00	Broadstreet	Not Submitted	View Docs	Waiting
10877	Schott	Joel Horn	9/20/2002	Purchase	\$400,100.00	Greenpoint	Not Submitted	View Docs	Waiting
10901	Fearin	Courtney Davis	9/20/2002	Refinance	\$252,000.00	ABN AMRO	MOA	View Docs	Waiting
10888	Wagner	Courtney Davis	9/20/2002	Refinance	\$300,700.00	Other	Not Submitted	View Docs	Waiting
10878	Cook	Courtney Davis	9/23/2002	Refinance	\$35,000.00	Other	Not Submitted	View Docs	Waiting
10883	NORDBY	Amy Egan	9/23/2002	Refinance	\$141,500.00	Greenpoint	Not Submitted	View Docs	Waiting
10881	NORDBY	Amy Egan	9/23/2002	Refinance	\$113,500.00	Greenpoint	Not Submitted	View Docs	Waiting
10882	NORDBY	Amy Egan	9/23/2002	Refinance	\$155,500.00	Greenpoint	Not Submitted	View Docs	Waiting
10882	Marone	TJ Rubley	9/23/2002	Refinance	\$178,500.00	ABN AMRO	MOA	View Docs	Waiting
10893	Vue	TJ Rubley	9/23/2002	Refinance	\$188,000.00	ABN AMRO	MOA	View Docs	Waiting
10894	Robinson	Courtney Davis	9/23/2002	Refinance	\$288,000.00	Other	Not Submitted	View Docs	Waiting
10895	Robinson	Courtney Davis	9/23/2002	Refinance	\$40,000.00	Other	Not Submitted	View Docs	Waiting
10889	Emily	Jesse Maendel	9/24/2002	Refinance	\$130,000.00	Greenpoint	Not Submitted	View Docs	Waiting
10871	Williams-Jr	Bree Shupe	9/25/2002	Refinance	\$188,500.00	ABN AMRO	MOA	View Docs	Waiting
10897	Emerson	TJ Rubley	9/27/2002	Refinance	\$281,200.00	ABN AMRO	MOA	View Docs	Waiting
10890	Mullins	TJ Rubley	9/27/2002	Refinance	\$450,000.00	ABN AMRO	MOA	View Docs	Waiting
10886	Cohn	Michael Culver	9/30/2002	Purchase	\$190,000.00	ABN AMRO	MOA	View Docs	Waiting
10886	Gabriel	Michael Culver	9/30/2002	Purchase	\$178,540.00	Other	Not Submitted	View Docs	Waiting
10833	Kroeger	Courtney Davis	9/30/2002	Purchase	\$148,500.00	Other	Not Submitted	View Docs	Waiting
Docket									
10891	Mullins	TJ Rubley	10/22/2002	Refinance	\$131,300.00	ABN AMRO	MOA	View Docs	Waiting
10896	Shab	Michael Culver	10/15/2002	Purchase	\$175,130.00	Other	Not Submitted	View Docs	Waiting
10872	PLUEBT	Scott Nordby	10/31/2002	Purchase	\$285,000.00	ABN AMRO	Not Submitted	View Docs	Waiting
Docket									
10887	Teet	Shaf	1/23/2002	Purchase	\$176,150.00	ABN AMRO	Not Submitted	View Docs	Waiting

24/85

~382

Fig. 36

378

377

374 372

25/85

Final Approval Form - Microsoft Intern... [X] [X] [X]

Are you sure you want to grant final underwriting approval to this loan?

☒ YES

386

384

Fig. 3H

Fig. 4A

2400

26/85

2405

ACCESS EQUITY CORP.														
You are logged in as Administrator														
Loans In Process														
Closed Loans														
Scoreboard														
Commissions														
Loan Loan														
Delete Loan														
TIPS Users														
Log Out														
Loan IT Support														
October														
C	Sched	9/20/2002	9/20/2002	Purchase	\$400,100.00	Greenpoint	NATCO	none	Yes	\$3,000.00				
C	Breslaw	9/19/2002	9/20/2002	Refinance	\$230,000.00	ABN AMRO	NATCO		Yes	\$2,000.00				
C	Wagner	9/20/2002	9/20/2002	Refinance	\$300,700.00	Other	NATCO	none	No	\$3,000.00				
C	Norman	9/18/2002	9/23/2002	Refinance	\$119,000.00	ABN AMRO	NATCO	none	No	\$1,100.00				
C	Greek	9/17/2002	9/23/2002	Refinance	\$270,000.00	ABN AMRO	NATCO		No	\$2,500.00				
C	Emily	9/24/2002	9/24/2002	Refinance	\$130,000.00	Greenpoint	NATCO		No	\$2,152.00				
C	Narone	9/23/2002	9/27/2002	Refinance	\$178,500.00	ABN AMRO	NATCO		No	\$3,200.00				
C	NORBY	9/23/2002	9/27/2002	Refinance	\$113,500.00	Greenpoint	Titie America	N/A	Yes	\$1,500.00				
C	NORBY	9/23/2002	9/27/2002	Refinance	\$155,500.00	Greenpoint	Titie America	N/A	Yes	\$1,500.00				
C	NORBY	9/23/2002	9/27/2002	Refinance	\$141,500.00	Greenpoint	Titie America	Yes	Yes	\$1,500.00				
C	NORBY	9/23/2002	9/27/2002	Refinance	\$198,000.00	Greenpoint	Titie America	Yes	Yes	\$1,500.00				
C	NORBY	9/23/2002	9/27/2002	Refinance	\$35,000.00	Other	Other	None	No	\$700.00				
C	Cook	9/23/2002	9/27/2002	Refinance	\$188,000.00	ABN AMRO	NATCO		Yes	\$3,500.00				
C	Vue	9/23/2002	9/27/2002	Refinance	\$268,000.00	Other	NATCO	none	No	\$3,000.00				
C	Robinson	9/23/2002	9/27/2002	Refinance	\$40,000.00	Other	NATCO	none	No	\$400.00				
C	Robinson	9/23/2002	9/27/2002	Refinance	\$190,000.00	ABN AMRO	Other	Perdon	No	\$3,250.00				
C	Cohn	9/25/2002	9/30/2002	Purchase	\$168,500.00	ABN AMRO	NATCO	N/A	Yes	\$3,250.00				
C	Williams-Jr	9/20/2002	9/30/2002	Purchase	\$176,540.00	Other	Other	Trosiel	No	\$3,250.00				
C	Gabriel	9/20/2002	9/30/2002	Purchase	\$148,500.00	Other	Other	Harshaw	No	\$3,250.00				
C	Kroeger	9/20/2002	9/30/2002	Purchase	\$125,120.00	Other	Other	Hillman	No	\$4,500.00				
C	Steb	10/15/2002	10/31/2002	Purchase	\$285,000.00	ABN AMRO	Titie America	Lone Smart	No	\$3,200.00				
C	RUEBT	10/31/2002	10/31/2002	Purchase	\$175,750.00	ABN AMRO	NATCO	None	No	\$0.00				
December														
C	Test	12/31/2002	12/31/2002	Purchase	\$175,750.00	ABN AMRO	NATCO	None	No	\$0.00				

5-11-77

Model II Support

RED = Closed Loans not yet funded
BLUE = Closed & Funded

TPS

Access Equity Corp. TPS System - Microsoft Internet Explorer

<http://access11747rwww.asp?testLoanOffice-Admin.htm>

ACCESS EQUITY CORP

You are logged in as Administrator

- Loans In Process
- Closed Loans
- Searchboard
- Commissions
- Loan Loan
- Delete Loan
- TPS Users
- Log Out
- Email IT Support

ACCESS EQUITY CORP

Loan Officer: Shaf

Borrower Information:

Borrower: John Test

CoBorrower:

Prop. Address: 123 Any Street

Denver CO 80202

Loan Information:

Loan Amount: 175750 **LTV:** 97.639

Investor: ABN AMRO **Inv. Property?** No

Purchase: Purchase **Interest Rate:** 8

Closing Date: 9/12/2002 **Funding Date:** 9/12/2002

Interest Credit? No **1st Payment Date:** 1/1/1900

Locked? Yes **Closed?** Yes

Est. Revenue: 3200 **Actual Revenue:** 3200

Check in? Yes

Title and Escrow Information:

Title Company: NATCO **Contact:** **Title Officer:**

Address1: 123 Title Street **Phone:** 303-123-4567

Address2: Denver, CO 80808 **Fax:** 303-456-7899

Homeowners Ins.: HI Company Name **Due Date:** 1/1/1900

Annual Amount: 0

Taxes:

29/85

2220

Fig. 4D

425

420

E. S. H. E.

RED = Closed Loans not yet funded
BLUE = Closed & Funded

Fig. 4F

2-435

[illegible]

-435

Product Support

[illegible]

33/85

2-445

Fig. 4H

Access Equity Corp. IP's System - Microsoft Internet Explorer

http://access11785frmes.epipost.com/Office/Administrator

ACCESS EQUITY CORP.

You are logged in as Administrator

- Loans In Process
- Closed Loans
- Scoreboard
- Commissions
- Loan Loan
- Delete Loan
- IPS Users
- Log Out
- Email IT Support

IP	IP Name	IP Name
admin	Administrator	Amy Egan
amy_egan	Bree Shupe	Closing and Funding
bree	Courney Davis	Down Dobbins
closing	Jennifer Scardino	Jessie Maandel
courney_davis	Joe McDaniel	Joel Horn
down	Karen Alexander	Michael Culver
jennifer	Quality Control	Scott Nordby
jessie_maandel	Staff	TJ Rubley
joe_mcdaniel	Underwriting	
joel_horn		
karen_alexander		
michael_culver		
quality_control		
scott_nordby		
staff		
tj_rubley		
underwriting		

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You are logged in as
Administrator

Loans In Process

Closed Loans

Scoreboard

Commissions

Loan Loan

Debit Loan

TIPS Users

Log Out

Email IT Support

Month-To-Date (September)

Loan Officer	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
[REDACTED]	8	\$1,754,215.00	\$28,400.00	\$2,000.00
[REDACTED]	8	\$1,912,750.00	\$24,400.00	\$8,397.57
[REDACTED]	8	\$1,492,770.00	\$18,250.00	\$0.00
[REDACTED]	6	\$1,188,950.00	\$16,100.00	\$7,287.50
[REDACTED]	6	\$1,381,000.00	\$13,300.00	\$8,657.86
[REDACTED]	5	\$766,939.61	\$12,060.00	\$7,874.97
[REDACTED]	4	\$755,000.00	\$11,958.00	\$12,497.90
[REDACTED]	3	\$378,000.00	\$9,252.00	\$4,480.25
[REDACTED]	5	\$895,400.00	\$7,000.00	\$1,385.50
[REDACTED]	1	\$234,500.00	\$2,300.00	\$2,159.38
[REDACTED]	0	\$0.00	\$0.00	\$0.00
TOTALS	56	\$10,719,474.61	\$144,020.00	\$50,600.93

Year-To-Date

Loan Officer	# of Loans	Loan Volume	Actual Revenue
[REDACTED]	44	\$8,485,485.00	\$78,838.85
[REDACTED]	44	\$8,015,950.00	\$107,579.92
[REDACTED]	42	\$7,628,585.00	\$115,480.26
[REDACTED]	36	\$7,315,457.00	\$101,100.58
[REDACTED]	35	\$8,841,253.61	\$114,439.28
[REDACTED]	35	\$6,606,774.00	\$125,802.92
[REDACTED]	3	\$490,500.00	\$5,138.13
[REDACTED]	1	\$286,900.00	\$1,385.50
[REDACTED]	1	\$720,000.00	\$3,397.00
[REDACTED]	1	\$144,500.00	\$4,480.25
TOTALS	337	\$65,123,469.61	\$980,861.55

Month	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
January	30	\$5,399,024.00	\$91,859.38	\$92,373.88
February	28	\$5,867,907.00	\$95,037.32	\$94,571.61
March	21	\$5,012,059.00	\$78,822.21	\$77,880.89
April	46	\$7,557,173.00	\$124,198.50	\$125,354.78
May	33	\$5,576,555.00	\$98,988.00	\$108,459.44
June	48	\$9,615,490.00	\$128,980.88	\$145,488.19
July	62	\$12,465,922.00	\$179,281.00	\$181,412.85
August	51	\$10,080,155.00	\$170,806.00	\$113,959.80

~430

Fig. 4I

443

35/85

2500

Fig. 5A

Access Equity Corp. IP's System - Microsoft Internet Explorer									
http://www.accessequity.com/Office-Query-ABC.html									
10857	Wiley	Courtney Davis	9/19/2002	9/19/2002	Accept Standard	\$131,920.00	View	View	Waiting
10877	Schod	Joel Horn	9/20/2002	9/20/2002	Accept Stream	\$400,100.00	View	View	Waiting
10888	Wagner	Courtney Davis	9/20/2002	9/20/2002	Accept Standard	\$300,700.00	View	View	Waiting
10801	Fasani	Courtney Davis	9/20/2002	9/25/2002	Accept Plus	\$252,000.00	View	View	Waiting
10883	Vue	TJ Rubley	9/23/2002	9/27/2002	Accept Stream	\$188,000.00	View	View	Waiting
10884	Robinson	Courtney Davis	9/23/2002	9/27/2002	Accept Standard	\$288,000.00	View	View	Waiting
10885	Robinson	Courtney Davis	9/23/2002	9/27/2002	Accept Standard	\$40,000.00	View	View	Waiting
10878	Cook	Courtney Davis	9/23/2002	9/27/2002	Accept Standard	\$35,000.00	View	View	Waiting
10882	Marone	TJ Rubley	9/23/2002	9/27/2002	Accept Standard	\$178,500.00	View	View	Waiting
10881	NORDBY	Amy Egan	9/23/2002	9/27/2002	Accept Standard	\$113,500.00	View	View	Waiting
10882	NORDBY	Amy Egan	9/23/2002	9/27/2002	Accept Stream	\$155,500.00	View	View	Waiting
10883	NORDBY	Amy Egan	9/23/2002	9/27/2002	Accept Standard	\$141,500.00	View	View	Waiting
10886	Emily	Jesse Mandel	9/24/2002	9/24/2002	Accept Standard	\$130,000.00	View	View	Waiting
10871	Williams-Jr	Bree Shupe	9/25/2002	9/30/2002	Accept Stream	\$168,500.00	View	View	Waiting
10880	Mulkins	TJ Rubley	9/27/2002	10/2/2002	Accept Stream	\$450,000.00	View	View	Waiting
10887	Elmanson	TJ Rubley	9/27/2002	10/2/2002	Accept Plus	\$281,200.00	View	View	Waiting
10888	Cohn	Michael Culver	9/30/2002	9/30/2002	Accept Stream	\$190,000.00	View	View	Waiting
10888	Gabriel	Michael Culver	9/30/2002	9/30/2002	Accept Standard	\$178,540.00	View	View	Waiting
10833	Kroeger	Courtney Davis	9/30/2002	9/30/2002	Accept Standard	\$148,500.00	View	View	Waiting
October									
10881	Mulkins	TJ Rubley	10/2/2002	10/2/2002	Accept Stream	\$131,300.00	View	View	Waiting
10889	Steb	Michael Culver	10/15/2002	10/15/2002	Accept Standard	\$125,130.00	View	View	Waiting
10872	RUEBT	Scott Nordby	10/31/2002	10/31/2002	Accept Stream	\$285,000.00	View	View	Waiting
December									
10887	Test	Staff	12/31/2002	12/31/2002	Accept Standard	\$178,740.00	View	View	Waiting

560

510

ACCESS EQUITY CORP.
You are logged in as
Quality Control

Logout

Logout

Logout

36/85
540
530
520
Fig. 5B

QC Checklist - Microsoft Internet Explorer		
	Yes	No
1. Does the Subject Property match the address on Title Work?	<input checked="" type="radio"/>	<input type="radio"/>
2. Are all disclosures signed?	<input checked="" type="radio"/>	<input type="radio"/>
3. Is the contract signed?	<input checked="" type="radio"/>	<input type="radio"/>
4. Is the Underwriting Control Sheet completed?	<input checked="" type="radio"/>	<input type="radio"/>
5. Do the HUD-1 fees match the GFE fees?	<input checked="" type="radio"/>	<input type="radio"/>
6. Does the HUD-1 Cash To Close match the GFE Cash To Close?	<input checked="" type="radio"/>	<input type="radio"/>
7. Is the Loan Amount correct?	<input checked="" type="radio"/>	<input type="radio"/>

Update 550

38/25

600

6
Lij

079-

630-

Fig. 7



Closing and Funding

Back

40/85

Fig. 8

800

**ACCESS
EQUITY
CORP.**

You are logged in as:
Closing and Funding

Loans in Queue

Scoreboard

Log Out

Email IT Support

Access Equity Corp. TPS System - Microsoft Internet Explorer

Address: <http://access1/tps/frames.asp?baseurl=Officer=Closing%20and%20Funding>

July									
Loan	Amount	Origination Date	Origination Time	Origination Location	Origination Status	Origination Type	Origination Category	Origination Subcategory	Origination Detail
10708		7/30/2002							
10561		7/30/2002							

August									
Loan	Amount	Origination Date	Origination Time	Origination Location	Origination Status	Origination Type	Origination Category	Origination Subcategory	Origination Detail

September									
Loan	Amount	Origination Date	Origination Time	Origination Location	Origination Status	Origination Type	Origination Category	Origination Subcategory	Origination Detail

December									
Loan	Amount	Origination Date	Origination Time	Origination Location	Origination Status	Origination Type	Origination Category	Origination Subcategory	Origination Detail

The Closing Module is the area in which closing documents and funding will be completed.

41/85 Fig. 9A



900

TPS Mortgage

Enter your username and password below to access the TPS Reporting System.

UserID:

Password:

Privilege:

2904

42/85

Fig. 9B

9207

TPS Mortgage

905

43/85 Fig. 9C

910



Welcome,
Ritesh Saraf

- 935 Loans In Process
- 9402 Closed Loans
- 945 Deleted Loans
- 9502 Scoreboard
- 955 Commissions
- 9602 Archived Loans

Admin Options

Select One... ▾

Change Privilege 925

ADMIN ▾ 930

965 Log Out

Email IT Support 970

Fig. 10A

44/85

Loans In Process										
<div> <div> <div>1085</div> <div>1090</div> <div>1080</div> </div> <div> <div>1005</div> <div>1000</div> </div> </div>										
<div> <div> <div>By Month</div> <div>All</div> <div>2003</div> </div> <div> <div>Select a primary filter:</div> <div>Select a secondary filter:</div> <div>Purpose</div> <div>Investor</div> <div>Title Company</div> </div> </div>										
Default View										
May (2003)										
Loan #	Loan Officer	Borrower	Lock Exp	Picking	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co
143	Chris Neenan	Slavin, Lou Ann	05/14/2003	\$0.00	05/14/2003	05/14/2003	Cash-Out Refi	\$ 280,000.00	Interfirst	
180	Staff	Gilson, Ted S	05/20/2003	\$0.00	05/20/2003	05/20/2003	Non-Cash-Out Re	\$ 184,300.00	Expanded Mortgage	
200	Staff	Hanson, Carrie	05/28/2003	\$0.00	05/28/2003	05/28/2003	Purchase	\$ 97,000.00	Interfirst	Land Title
175	Staff	Machrd, Geneva	05/31/2003	\$0.00	05/31/2003	05/31/2003	Purchase	\$ 161,020.00	Interfirst	
4				\$.00				\$ 731,320.00		
June (2003)										
Loan #	Loan Officer	Borrower	Lock Exp	Picking	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co
227	Fresh Saral	Wong, Roger	06/24/2003	\$425.00	06/11/2003	06/11/2003	Purchase	\$ 153,000.00		
209	Staff	Ahilles, Anthony A	Float	\$0.00	06/18/2003	06/17/2003	Non-Cash-Out Re	\$ 165,000.00	Interfirst	Land Title
207	Staff	Moran, Jeston	06/12/2003	\$0.00	06/18/2003	06/18/2003	Non-Cash-Out Re	\$ 202,500.00	Interfirst	NATCO
211	Staff	Kindgren, Karl	Float	\$0.00	06/18/2003	06/18/2003	Non-Cash-Out Re	\$ 103,000.00		
219	Staff	Ahilles, Anthony A	07/29/2003	\$2880.00	06/19/2003	06/19/2003	Non-Cash-Out Re	\$ 165,000.00	Interfirst	Land Title
202	Staff	Akerley, Jeanne	06/19/2003	\$2202.00	06/10/2003	06/25/2003	Purchase	\$ 165,200.00	MOAI	NATCO
238	Paul Horn	Wong, Roger	06/14/2003	\$1000.00	06/11/2003	06/26/2003	Purchase	\$ 153,000.00	ABN AMRO	Land Title
212	Staff	Suazo, Mary	Float	\$15515.00	06/26/2003	06/27/2003	Non-Cash-Out Re	\$ 143,500.00	MOAI	Vanguard Title
								\$ 1250,200.00		

HS/85

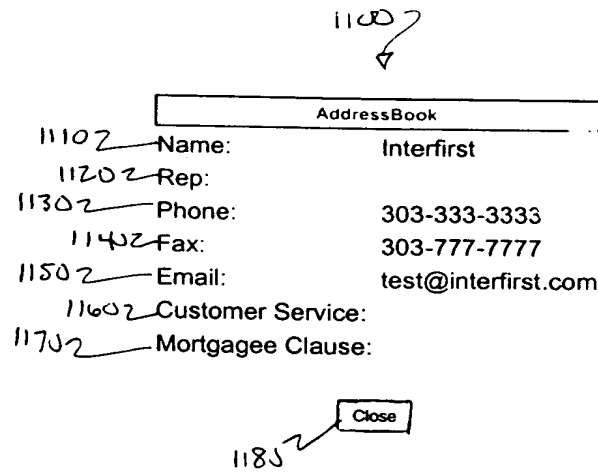
Fig. 10B

Wong, Roger

Pricing Information:	
Loan Amount:	153000.0
Interest Rate:	6.875
YSP:	0.0
Origination:	0.0
Appraisal:	325.0
Credit Report:	0.0
Flood Cert:	0.0
Fees:	500
Broker Credit (-):	0.0
Revenue:	425.0
Lock Exp. Date	07/24/2003
<input type="button" value="ReLock"/> <input type="button" value="Close Window"/>	

46/85

Fig. 11



Loan Information (238)			
Wong, Roger	Lock Exp. Date: 06/14/2003	Loan Amount: \$ 153000.00	
1234 TBD	Closing Date: 06/11/2003	Interest Rate:	6.875%
Denver CO 80222	Funding Date: 06/26/2003		

220 Fig. 12A
47/85

Underwriting Information

Approval Type ACCEPT-PLUS

Documents

ACCEPT-PLUS

Document	Status
THREE-MTH-PAY-STUB	Approved

ALWAYS-REQUIRED

Document	Status
TITLE-WORK	Approved
FLOOD-CERT	Approved
TAX-CERT	Approved

Close

1200

Loan Information (143)

Slavin, Lou Ann Lock Exp. Date: 05/14/2003 Loan Amount: \$ 289000.00
123 TBD Closing Date: 05/14/2003 Interest Rate: 7.000%
Golden CO 80401 Funding Date: 05/14/2003

1210

Fg. 12B

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Underwriting Information

Approval Type

Accept-Plus

1220

Documents

1230

Accept-Plus

Document	Status
Verbal VOE or Most Recent Paystub	Needed
Most Recent Account Statement	Needed

1240

Always-Required

Document	Status
Title Policy	Needed
Appraisal	Needed
Evidence of Insurance	Needed
Disclosures	Needed
Purchase Contract	Needed
Flood Certificate	Needed
Tax Certificate	Needed

1200

1250

Co-Borrower Information

Document	Status
Co-Borrower Verbal VOE or Most Recent Paystub	Needed
Co-Borrower Most Recent Account Statement	Needed

1260

Close

Processing Information (143)

Slavin, Lou Ann
123 TBD
Golden CO 80401

Fig. 13

49/85

Processing

Title	Company	Ordered	Due Date	Change
		08/12/2003	08/22/2003	<input type="button" value="Edit"/>

Appraisal	<input type="button" value="Order Appraisal"/>	<input type="button" value="Remove"/>
-----------	--	---------------------------------------

1300

Flood	<input type="button" value="Order Flood Cert"/>	<input type="button" value="Remove"/>
-------	---	---------------------------------------

	Company	Ordered	Due Date	Change
Insurance	American Family Insurance	08/11/2003		<input type="button" value="Edit"/>

PayOff 1	<input type="button" value="Order Pay Off"/>	<input type="button" value="Remove"/>
----------	--	---------------------------------------

PayOff 2	<input type="button" value="Order Pay Off"/>	<input type="button" value="Remove"/>
----------	--	---------------------------------------

50/85 Fig. 14

Deleted Loans

Select a primary filter: By Month All 2003

Select a secondary filter: Purpose Investor Title Company

Default View

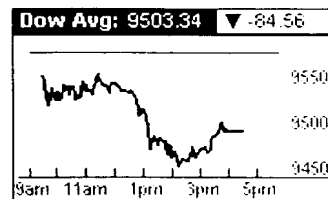
August (2003)									
Loan #	Date Deleted	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Remove
1003	07/21/2003	null	Hosmer, Jason	08/18/2003	08/22/2003	Non-Cash-Out Refi	\$ 250000.00	Interfirst	Remove
1							\$ 250000.00		
Total: \$ 250000.00									
July (2003)									
Loan #	Date Deleted	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Remove
224	06/13/2003	Paul Horn	Manna, Brian	07/09/2003	07/17/2003	Purchase	\$ 237500.00	Hello	Remove
1							\$ 237500.00		
Total: \$ 237500.00									
June (2003)									
Loan #	Date Deleted	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Remove
236	06/13/2003	Paul Horn	Wong, Roger	06/18/2003	06/25/2003	Purchase	\$ 153000.00	ABN AMRO	Remove
208	09/10/2003	Staff	Ahillas, Anthony A	06/23/2003	06/23/2003	Non-Cash-Out Refi	\$ 165000.00		Remove
214	06/13/2003	Paul Horn	Ahillas, Anthony A	06/18/2003	06/20/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
230	06/13/2003	Paul Horn	Wong, Roger	06/18/2003	06/20/2003	Purchase	\$ 153000.00	AEC	Remove
221	06/13/2003	Paul Horn	Ahillas, Anthony A	06/18/2003	06/20/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
213	06/12/2003	Paul Horn	Ahillas, Anthony A	06/16/2003	06/19/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
215	06/13/2003	Paul Horn	Ahillas, Anthony A	06/17/2003	06/19/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
235	06/13/2003	Paul Horn	Wong, Roger	06/17/2003	06/19/2003	Purchase	\$ 153000.00	ABN AMRO	Remove
234	06/13/2003	Paul Horn	Wong, Roger	06/17/2003	06/19/2003	Purchase	\$ 153000.00	ABN AMRO	Remove
222	09/10/2003	Staff	Ahillas, Anthony A	06/17/2003	06/18/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
216	06/13/2003	Paul Horn	Ahillas, Anthony A	06/17/2003	06/17/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
11							\$ 1767000.00		
Total: \$ 1767000.00									

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September 2003

Loan Officer	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
Totals	0	\$ 0.00	\$ 0.00	\$ 0.00

Fri, 05 Sep 2003, 6:55 pm EDT
Prices are delayed a minimum of 15 minutes.



▼ S&P500	-6.58	1021.39
▼ NASDAQ	-10.73	1858.24
▲ FTSE100	8.40	4257.20
▲ NIKKEI	3.82	10650.77

September 2003

Loan Officer	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
Staff	46	\$ 6607703.00	\$ 310450.50	\$ 14240.00
Chris Neenan	1	\$ 289000.00	\$ 0.00	\$ 0.00
null	1	\$ 285000.00	\$ 34.00	\$ 34.00
Totals	48	\$ 7181703.00	\$ 310484.00	\$ 14274.00

Year To Date 2003

Month	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
August	7	\$ 1255925.00	\$ 9128.50	\$ 0.00
July	10	\$ 1425363.00	\$ 41694.00	\$ 2000.00
June	11	\$ 1726200.00	\$ 244950.00	\$ 4000.00
May	8	\$ 1368070.00	\$ 2254.00	\$ 5284.00
March	3	\$ 204950.00	\$ 625.00	\$ 0.00
February	4	\$ 242500.00	\$ 0.00	\$ 0.00
January	2	\$ 250795.00	\$ 5800.00	\$ 0.00
Totals	45	\$ 6473803.00	\$ 304451.00	\$ 11284.00

Last 12 Months

Month	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
December	2	\$ 327850.00	\$ 5924.00	\$ 0.00
August	7	\$ 1255925.00	\$ 9128.50	\$ 0.00
July	10	\$ 1425363.00	\$ 41694.00	\$ 2000.00
June	11	\$ 1726200.00	\$ 244950.00	\$ 4000.00
May	8	\$ 1368070.00	\$ 2254.00	\$ 5284.00
March	3	\$ 204950.00	\$ 625.00	\$ 0.00
February	4	\$ 242500.00	\$ 0.00	\$ 0.00
January	2	\$ 250795.00	\$ 5800.00	\$ 0.00
Totals	47	\$ 6801653.00	\$ 310375.00	\$ 11284.00

52/85

Fig. 16

Commissions

Select a primary filter:

By Month

Select a secondary filter:

Purpose

Default View

May (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Investor	Loan Amt	Actual Revenue	Commission	Approval	Edit
187	Staff	Ames, John	05/15/2003	05/15/2003	Non-Cash-Out Refi	Interfirst	\$ 193000.00	\$ 2000.00	\$ 100.00	Approve	Edit
1							\$ 193000.00	\$ 2000.00	\$ 100.00		

June (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Investor	Loan Amt	Actual Revenue	Commission	Approval	Edit
217	Staff	Ahillas, Anthony A	06/17/2003	06/17/2003	Non-Cash-Out Refi		\$ 165000.00	\$.00	\$ -1452.50	Approve	Edit
218	Paul Horn	Ahillas, Anthony A	06/19/0003	06/20/2003	Non-Cash-Out Refi	Interfirst	\$ 165000.00	\$.00	\$ -1452.50	Approve	Edit
2							\$ 330000.00	\$.00	\$ -2905.00		

1600

Select a primary filter:

1760

Select a secondary filter:

17057

Default View

June (2003)May (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval Type
151	Staff	Jackson-Mary E	05/23/2003	05/23/2003	Non-Cash-Out Refi	\$ 25300.00	Interfirst	Vanguard Title	Accept-Standard
1						\$ 25300.00			

54/85

Fig. 18

TPS Users									
	Us rnam	Nam	Admin	Und rwriter	Loan Officer	Quality Contr l	Cl sing	Proc ssor	Staff
C	chris_neenan	Chris Neenan	Y	Y	Y	Y	Y	Y	N
C	paul	Paul Horn	Y	Y	Y	N	N	N	Y
C	rgore	Raj Gore	Y	Y	Y	Y	Y	Y	Y
C	rsaraf	Ritesh Saraf	Y	Y	Y	Y	Y	Y	Y
C	staff	Staff	N	N	Y	N	N	N	Y

Add Edit Delete Cancel

1800

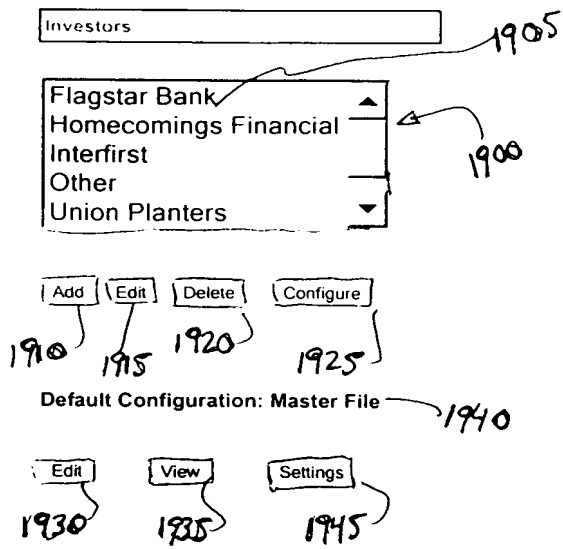


Fig. 19
55/85

Back Flagstar-Bank

Configuration Files

Master File: Flagstar-Bank-MASTER

Make Sub Setting

View

Edit

Delete

2005

2010

2015

2020

2025

My Settings

2000

Fig. 20

56/85

Flagstar-Bank 1905

Edit Template

Add Category 2115 Done 2120

Category Name: Accept-Plus 2105

Edit Category Delete Category

Fig. 21A

57/85

2100

Documents
There are 2 documents in this category.

Verbal VOE or Most Recent Paystub
Most Recent Account Statement 2110

Edit Document 2125 Cancel

Category Name: Accept-Standard 2105

Edit Category Delete Category

Documents
There are 7 documents in this category.

Last 30 days paystubs
2002 W2 Statement
2001 W2 Statement
2002 Personal Tax Return 2110

Edit Document Cancel

Category Name: Accept-Stream 2105

Edit Category Delete Category

Documents
There are 4 documents in this category.

Last 30 days paystubs
2002 W2 Statement
2002 Tax Return
Most Recent Account Statement 2110

Edit Document Cancel

Category Name: Always-Required 2105

Edit Category

Delete Category

Documents

There are 10 documents in this category.

Title Policy ▲
Appraisal —
Evidence of Insurance —
Disclosures ▼

Edit Document

Cancel

Category Name: Co-Borrower Information 2105

Edit Category

Delete Category

Documents

There are 9 documents in this category.

Co-Borrower Last 30 days paystubs ▲
Co-Borrower 2002 W2 Statement —
Co-Borrower 2001 W2 Statement —
Co-Borrower 2002 Tax Return ▼

Edit Document

Cancel

Category Name: Investment Property Information 2105

Edit Category

Delete Category

Documents

There are 4 documents in this category.

Lease Agreement
Rental Schedule Operating Income Statement
2002 Personal Tax Return Including Schedule E
2001 Personal Tax Return Including Schedule E

Edit Document

Cancel

Fig. 21B

58/85

Flagstar-Bank

Edit Template

Add Category

Done

Category Name: Accept-Plus

Edit Category

Delete Category

Documents

There are 2 documents in this category.

Verbal VOE or Most Recent Paystub
Most Recent Account Statement

2110

Edit Document

Cancel

2125

Category Name: Accept-Standard

Edit Category

Delete Category

Documents

There are 7 documents in this category.

Last 30 days paystubs
2002 W2 Statement
2001 W2 Statement
2002 Personal Tax Return

Edit Document

Cancel

Category Name: Accept-Stream

Edit Category

Delete Category

Documents

There are 4 documents in this category.

Last 30 days paystubs
2002 W2 Statement
2002 Tax Return
Most Recent Account Statement

Edit Document

Cancel

59/85 Fig. 22

Flagstar-Bank

Edit Document

Category-name: Accept-Plus

Document Name: Verbal VOE or Most Re

Document Description: Verification of Income

Document Status: ☒ Required ☐ Optional

Edit

Delete

Cancel

Done

Conditions

Add Condition

Add

Cancel

Existing Conditions

Does the name on the
VOE or Paystub match

Edit

Delete

Is the Date on the
VOE or Paystub within

Edit

Delete

If VOE, is it signed
by an AEC Employee

Edit

Delete

Save

Fig. 23

60/85

2300

2325

2330

2335

Default

Category Name : LP-Accept-Stream

There are 4 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2002 Tax Return
- Most Recent Account Statement

2105

Fig. 24

61/85

Category Name: LP-Accept-Plus

There are 2 documents in this category

- Verbal VOE or Most Recent Paystub
- Most Recent Account Statement

2105

2400

Category Name: LP-Accept-Standard

There are 7 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2001 W2 Statement
- 2002 Personal Tax Return
- 2001 Personal Tax Return
- Most Recent Account Statement
- Previous Month Account Statement

2105

Category Name: LP-Declined

There are 0 documents in this category

2105

Category Name: DU-Eligible

There are 2 documents in this category

- Verbal VOE or Most Recent Paystub
- Most Recent Account Statement

2105

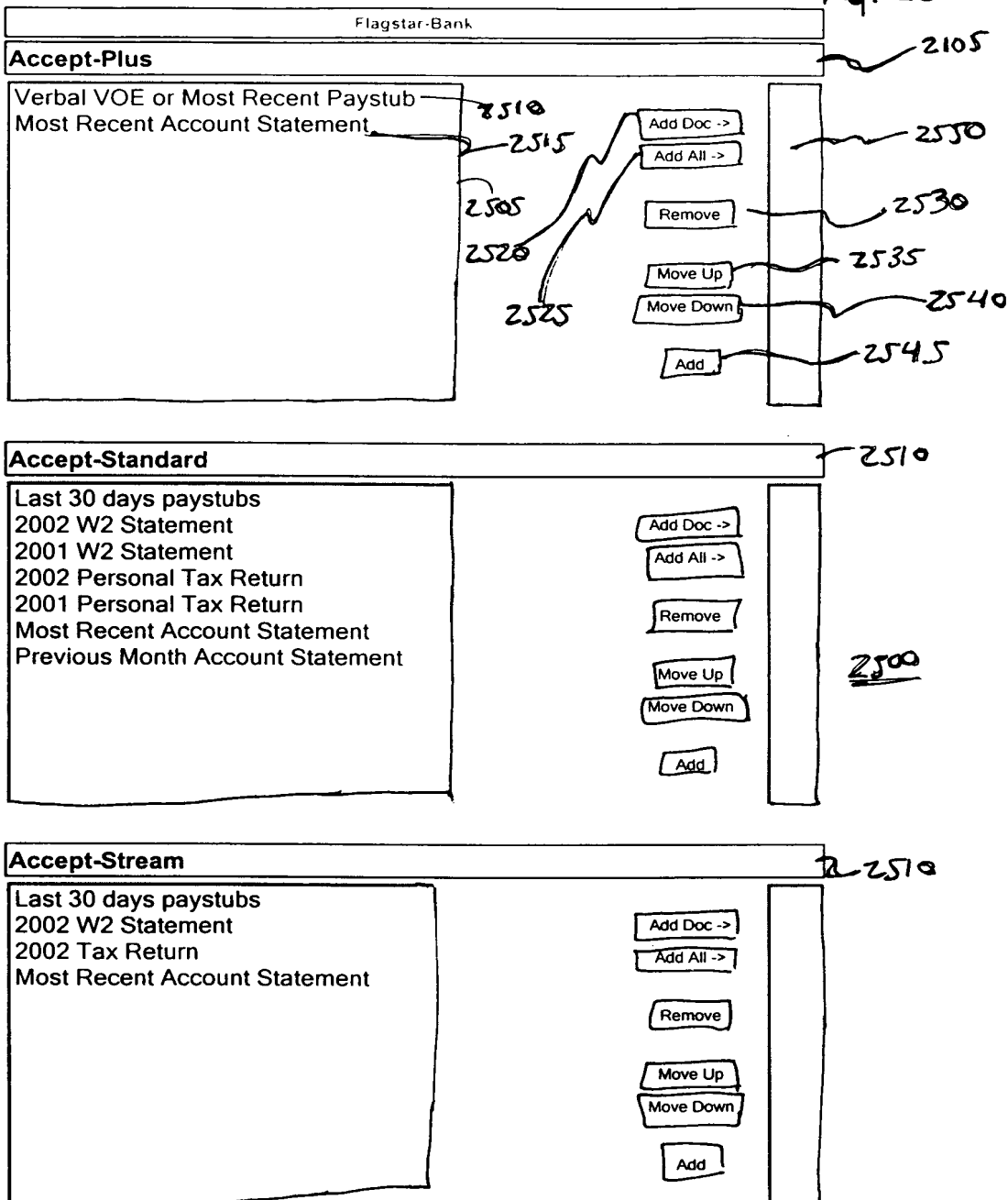
Category Name: DU-Elig-Expanded-Level1

There are 4 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2002 Tax Return

2105

62/85
Fig. 25



Accept-Stream	
<div>Last 30 days paystubs 2002 W2 Statement 2002 Tax Return Most Recent Account Statement</div>	<div><div>Add Doc -></div><div>Add All -></div><div>Remove</div><div>Move Up</div><div>Move Down</div><div>Add</div></div>

2500

Add Doc ->
Add All ->
Remove
Move Up
Move Down

64/85
Fig. 27

Default
Category Name: LP-Acc pt-Stream

There are 4 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2002 Tax Return
- Most Recent Account Statement

Category Name: LP-Accept-Plus

There are 2 documents in this category

- Verbal VOE or Most Recent Paystub
- Most Recent Account Statement

2700

Category Name: LP-Accept-Standard

There are 7 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2001 W2 Statement
- 2002 Personal Tax Return
- 2001 Personal Tax Return
- Most Recent Account Statement
- Previous Month Account Statement

Category Name: LP-Declined

There are 0 documents in this category

Category Name: DU-Eligible

There are 2 documents in this category

- Verbal VOE or Most Recent Paystub
- Most Recent Account Statement

Category Name: DU-Elig-Expanded-Level1
--

There are 4 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2002 Tax R turn

65/85

Fig. 28

Default

Edit Template

Add Category

Done

Category Name: LP-Accept-Stream

Edit Category

Delete Category

Documents

There are 4 documents in this category.

Last 30 days paystubs
2002 W2 Statement
2002 Tax Return
Most Recent Account Statement

Edit Document

Cancel

Category Name: LP-Accept-Plus

Edit Category

Delete Category

Documents

There are 2 documents in this category.

Verbal VOE or Most Recent Paystub
Most Recent Account Statement

Edit Document

Cancel

Category Name: LP-Accept-Standard

Edit Category

Delete Category

Documents

There are 7 documents in this category.

Last 30 days paystubs
2002 W2 Statement
2001 W2 Statement
2002 Personal Tax R turn

Edit Document

Cancel

Fig. 29

2900

Default

Edit Category

Category Name: LP-Accept-Stream

Approval Type ☒ Yes ☐ No

New Document Edit Delete Done

Documents

There are 4 documents in this category

Doc Name: Last 30 days paystubs

Doc Description: Verification of Income

Document State: ☒ Required ☐ Optional

Edit Delete

Doc Name: 2002 W2 Statement

Doc Description: Verification of Income

Document State: ☒ Required ☐ Optional

Edit Delete

Doc Name: 2002 Tax Return

Doc Description: Income Verification

Document State: ☒ Required ☐ Optional

Edit Delete

Doc Name: Most Recent Account S

Doc Description: Asset Verification

Document State: ☒ Required ☐ Optional

Edit Delete

67/85

Fig. 30

Default

Document

Category-name: LP-Accept-Stream

Document Name:

Document Description:

Document Status: ☒ Required ☐ Optional

Conditions

Add Condition

Existing Conditions

Does the name on the
W2 match the name on

Does the company name
on the W2 match the

Does the SSN listed
on the W2 match the

Take Line 3 of the
W2, divide by 12, and

Does everything
appear correct and

Is this a 2002 W2?

3000

68/85-



Fig. 31A

Welcome,
Ritesh Saraf

- Loans In Process 935
- Closed Loans 940
- Scoreboard 950
- Commissions 955
- Archived Loans 960

Change Privilege

LO

Log Out

Email IT Support

3100 ↗

69/85

Fig. 31B

Loans In Process

Select a filter:

Purpose

Investor

Title Company

1000

1257

Default View

August (2003)

Loan #	Borrower	Lock Exp.	Pricing	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval	UW Docs	Processing
226	Wong, Roger	08/07/2003	\$350.00	08/30/2003	08/30/2003	Non-Cash-Out Refi	\$ 200000.00	Interfirst		Accept-Standard(9/9)	View	Processing
1010	Riley, Michael P	Float	\$0.00	08/27/2003	08/27/2003	Cash-Out Refi	\$ 136000.00	Interfirst		Accept-Plat(12/12)	View	Processing
1018	Haycock, Kaira	02/05/2003	\$2144.50	08/21/2003	08/21/2003	Non-Cash-Out Refi	\$ 163000.00	Interfirst	North American Title Company	Accept-Plat(12/12)	View	Processing
1011	Guese, Jill M	Float	\$0.00	08/20/2003	08/20/2003	Non-Cash-Out Refi	\$ 80800.00	Interfirst		Accept-Standard(20/20)	View	Processing
1005	Forbes, Derek	08/20/2003	\$330.00	08/19/2003	08/19/2003	Purchase	\$ 186725.00	Interfirst		Accept-Standard(15/16)	View	Processing
1004	Shimmers, Thomas M	Float	\$0.00	08/14/2003	08/14/2003	Non-Cash-Out Refi	\$ 374400.00	Interfirst		Accept-Plat(12/12)	View	Processing
6			\$ 8828.50				\$ 1140925.00					

July (2003)

Loan #	Borrower	Lock Exp.	Pricing	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval	UW Docs	Processing
94	Mocelin, Greg	08/08/2003	\$3750.00	07/22/2003	07/24/2003	Purchase	\$ 210933.00	MOAI	American Liberty	Approved	View	Processing
1			\$ 3750.00				\$ 210933.00					

June (2003)

Loan #	Borrower	Lock Exp.	Pricing	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval	UW Docs	Processing
227	Wong, Roger	07/24/2003	\$425.00	06/11/2003	06/11/2003	Purchase	\$ 153000.00			None(0/0)	View	Processing
1			\$ 425.00				\$ 153000.00					

70/85



Fig. 32

Welcome,
Ritesh Saraf

Loans In Queue (5)	3205
Cond. Approval	2810
Final Approval	23215
Loans Funded	23220
Scoreboard	2950
Change Privilege	2925
UW	
Log Out	965
Email IT Support	

3200

71/85

Fig. 33

Loans In Queue

Select a primary filter:
By Month All 2003

Select a secondary filter:
Investor

3310

Default View

August (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Amt	Investor	AUS Engine	AUS
1010	Ritesh Saraf	Riley, Michael P	08/27/2003	08/27/2003	\$ 136000.00	Interfirst	Interfirst	Approve
1								

3305

June (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Amt	Investor	AUS Engine	AUS
211	Staff	Kindgren, Karl	06/18/2003	06/18/2003	\$ 103000.00			Approve
217	Staff	Ahillas, Anthony A	06/17/2003	06/17/2003	\$ 165000.00		MOAI	Approve
227	Ritesh Saraf	Wong, Roger	06/11/2003	06/11/2003	\$ 153000.00		MOAI	Approve
208	Staff	Ahillas, Anthony A	06/23/0003	06/23/2003	\$ 165000.00		AEC	Approve
4								

3300

72/85

Fig. 34A

Riley-Michael P (103 Wenatchee Street)

Select Approval Type

- ☐ Accept-Plus ☐ Accept-Standard ☐ Accept-Stream
☒ None

2105

R 3405

Select Document Set

Choose Setting ▼

There are no documents present

3400

73/85

Fig. 34B

Riley-Michael P (103 Wenatchee Street)

Select Approval Type

- ☒ Accept-Plus ☐ Accept-Standard ☐ Accept-Stream
☐ None

3405

2105

Select Document Set

Choose Setting

Document

3410
Status

3420
Update



3400

Accept-Plus

Verbal VOE or Most Recent Paystub Needed 
Most Recent Account Statement Needed 

3415

Always-Required

Title Policy	Needed	<input type="text" value="Needed"/> 
Appraisal	Needed	<input type="text" value="Needed"/> 
Evidence of Insurance	Needed	<input type="text" value="Needed"/> 
Disclosures	Needed	<input type="text" value="Needed"/> 
Purchase Contract	Needed	<input type="text" value="Needed"/> 
1st Mortgage Payoff	Needed	<input type="text" value="Needed"/> 
2nd Mortgage Payoff	Needed	<input type="text" value="Needed"/> 
Flood Certificate	Needed	<input type="text" value="Needed"/> 
Subordination Agreement	Needed	<input type="text" value="Needed"/> 
Tax Certificate	Needed	<input type="text" value="Needed"/> 

74/85

Fig. 35

Conditional Approval

Select a primary filter:

By Month

All

2003

3700

Select a secondary filter:

Purpose

Investor

Title Company

Default View

August (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	AUS Engine	Approval Type	DMS	UW Approval
226	Ritesh Saraf	Wong, Roger	08/30/2003	08/30/2003	Non-Cash-Out Refi	\$ 200000.00	Interfirst	MOAI	Accept-Stream	Approved(9/8)	Waiting..
1010	Ritesh Saraf	Riley, Michael P	08/27/2003	08/27/2003	Cash-Out Refi	\$ 136000.00	Interfirst	Interfirst	Accept-Plus	Approved(12/2)	Waiting..
1018	Ritesh Saraf	Haycock, Kaira	08/21/2003	08/21/2003	Non-Cash-Out Refi	\$ 163000.00	Interfirst	Interfirst	Accept-Plus	Approved(12/2)	Waiting..
1011	Ritesh Saraf	Guese, Jill M.	08/20/2003	08/20/2003	Non-Cash-Out Refi	\$ 80800.00	Interfirst	Interfirst	Accept-Standard	Approved(20/20)	Waiting..
1005	Ritesh Saraf	Forbes, Derek	08/19/2003	08/19/2003	Purchase	\$ 186725.00	Interfirst	Interfirst	Accept-Standard	Approved(16/16)	Waiting..
1004	Ritesh Saraf	Shimmers, Thomas M	08/14/2003	08/14/2003	Non-Cash-Out Refi	\$ 374400.00	Interfirst	Interfirst	Accept-Plus	Approved(12/2)	Waiting..
126	Staff	Pemey, James	08/07/2003	08/08/2003	Non-Cash-Out Refi	\$ 115000.00	Interfirst	MOAI	Accept-Stream	Approved(1/14)	Waiting..

July (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	AUS Engine	Approval Type	DMS	UW Approval
120	Staff	Gonzalez, Tracy	07/30/2003	08/02/2003	Non-Cash-Out Refi	\$ 190000.00	Interfirst	AEC	Accept-Standard	Approved(16/16)	Waiting..
195	Staff	Shirley II, William L	07/29/2003	07/29/2003	Non-Cash-Out Refi	\$ 82000.00	Interfirst	ALL	Accept-Plus	Approved(8/8)	Waiting..
1002	Staff	Kirsch, Todd M	07/24/2003	07/24/2003	Cash-Out Refi	\$ 160930.00	Interfirst	Interfirst	Accept-Standard	Approved(13/13)	Waiting..
183	Staff	Burkholder, Robert	07/22/2003	07/30/2003	Purchase	\$ 0.00	Interfirst	moai	Accept-Standard	Approved(17/17)	Waiting..
181	Staff	Wigaard, Sherry	07/19/2003	07/19/2003	Cash-Out Refi	\$ 258500.00	Interfirst	moai	Accept-Stream	Approved(10/10)	Waiting..
182	Staff	Gentz, Sharon D	07/13/2003	07/13/2003	Cash-Out Refi	\$ 97000.00	Interfirst	moai	Accept-Stream	Approved(10/10)	Waiting..

75/85

Loan Summary

Loan Number 120
Borrower: Gonzalez, Tracy
Loan Officer: Staff

Fig. 36

AUS Approval Type

Accept-Standard 2105

Documents Needed (13)

Name:	Status	Underwrite
Last 30 days paystubs	3610 Needed	3615 Needed
2001 W2 Statement	Needed	Needed
Most Recent Account Statement	Needed	Needed
Previous Month Account Statement	Needed	Needed
Co-Borrower Last 30 days paystubs	Needed	Needed
Co-Borrower 2002 W2 Statement	Needed	Needed
Co-Borrower 2001 W2 Statement	Needed	Needed
Co-Borrower Most Recent Account Statement	Needed	Needed
Co-Borrower Previous Month Account Statement	Needed	Needed
Title Policy	Ordered	Needed
Disclosures	Needed	Needed
Purchase Contract	Needed	Needed
Tax Certificate	Needed	Needed

3605
3610
3615
3600

Documents Ordered(2)

Name:	Status	Underwrite
Evidence of Insurance	Ordered	Ordered
Flood Certificate	Ordered	Ordered

Documents Received(1)

Name:	Status	Underwrite
Appraisal	Received	<div>View</div> 3620

Documents Approved (0)

Name:	Status	Underwrite
-------	--------	------------

76/85

Loan Summary	
Loan Number	120
Borrower:	Gonzalez, Tracy
Loan Officer:	Staff

Fig. 37

AUS Approval Type
Accept-Standard

Document Conditions	
1 Does the property address on the Appraisal match the 1003?	<input type="radio"/> Yes <input checked="" type="radio"/> No
2 Does the name on the Appraisal match the Borrower's name on the 1003?	<input type="radio"/> Yes <input checked="" type="radio"/> No
3 Is the Appraisal less than 90 days old?	<input type="radio"/> Yes <input checked="" type="radio"/> No
4 Are there 4 comparables listed within the Appraisal?	<input type="radio"/> Yes <input checked="" type="radio"/> No
5 Is the Appraisal signed by the appraiser?	<input type="radio"/> Yes <input checked="" type="radio"/> No
6 Is there a copy of the Appraiser's license in the appraisal?	<input type="radio"/> Yes <input checked="" type="radio"/> No
7 Does the appraisal type match the AUS appraisal type needed?	<input type="radio"/> Yes <input checked="" type="radio"/> No
8 Does the value of this appraisal match the value of the 1003?	<input type="radio"/> Yes <input checked="" type="radio"/> No

3705

Approve	Decline	Cancel
---------	---------	--------

3715 3720

3700

3710

77/85



Fig. 38

Welcome,
Ritesh Saraf

- Doc Admin ~ 3820
- Loans In Process ~ 3805
- Submissions ~ 3810
- Funded Loans ~ 3815
- Scoreboard ~ 3800 ←

Change Privilege

PROCESSOR ▼

Log Out

Email IT Support

78/85

Processor Loans In Process

Select a primary filter:

By Month

All

2003

3900

Fig 39

Select a secondary filter:

Purpose

Investor

Title Company

3910

3915

Default View

May (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	To Order	Past Due
143	Chris Neenan	Slavin, Lou Ann	05/14/2003	05/14/2003	Cash-Out Refi	Order(4/6)	Due(1)
180	Staff	Gilson, Tad S	05/20/2003	05/20/2003	Non-Cash-Out Refi	Order(5/6)	Due(1)
200	Staff	Hanson, Carrie	05/28/0003	05/28/2003	Purchase	Order(1/5)	Due(4)
175	Staff	Madrid, Geneva	05/31/2003	05/31/2003	Purchase	Order(2/5)	Due(3)

4

June (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	To Order	Past Due
227	Ritesh Saraf	Wong, Roger	06/11/2003	06/11/2003	Purchase	Order(0/5)	Due(4)
209	Staff	Ahillas, Anthony A	06/18/2003	06/17/2003	Non-Cash-Out Refi	Order(3/6)	Due(3)
222	Staff	Ahillas, Anthony A	06/17/2003	06/18/2003	Non-Cash-Out Refi	Order(4/6)	Due(2)
211	Staff	Kindgren, Karl	06/18/2003	06/18/2003	Non-Cash-Out Refi	Order(2/6)	Due(3)
207	Staff	Moran, Jeston	06/18/2003	06/18/2003	Non-Cash-Out Refi	Order(4/6)	Due(2)
219	Staff	Ahillas, Anthony A	06/19/0003	06/19/2003	Non-Cash-Out Refi	Order(5/6)	Due(1)
208	Staff	Ahillas, Anthony A	06/23/0003	06/23/2003	Non-Cash-Out Refi	Order(5/6)	Due(1)
202	Staff	Akerley, Jeanne	06/10/2003	06/25/2003	Purchase	Order(3/5)	Due(2)
238	Paul Horn	Wong, Roger	06/11/2003	06/26/2003	Purchase	Order(4/5)	Due(0)
212	Staff	Suazo, Mary	06/26/2003	06/27/2003	Non-Cash-Out Refi	Order(4/6)	Due(2)

10

3905

3920

3925

79/85

Fig. 40

Processing Information (211)

Kindgren, Karl
305 E Geneseo
Lafayette CO 80026

Processing

	Company	Ordered	Due Date	Change
Title		08/15/2003	08/25/2003	<input type="button" value="Edit"/>

	Company	Ordered	Due Date	Change
Appraisal E	Appraisal, Inc	08/05/2003	08/12/2003	<input type="button" value="Edit"/>

	Company	Ordered	Due Date	Change
Flood		08/15/2003	08/15/2003	<input type="button" value="Edit"/>

Insurance ⁴⁰⁰⁵ Remove

	Company	Ordered	Due Date	Change
Pay Off1	ABN AMRO	08/05/2003	08/25/2003	<input type="button" value="Edit"/>

PayOff 2 Remove

4000

80/85

Fig. 41

HOI

Order Date: 09/05/2003

Due Date: 09/07/2003

Ordered By: Ritesh Saraf

Company: Insurance

Update Cancel Close

4105

4110

4115

4120

4125

4100

81/85

Processor Submissions

Select a primary filter:

By Month

Select a secondary filter:

Purpose

4200

4205

Default View

May (2003)

Loan #	Loan Officer	Borrower	Closing Date	Loan Purpose	Investor	To Submit	Submitted	Expired	UW Conditions
143	Chris Neenan	Slavin, Lou Ann	05/14/2003	Cash-Out Refi	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(11/11)
180	Staff	Gilson, Tad S	05/20/2003	Non-Cash-Out Refi	Expanded Mortgage	Submit	Submitted	Pay Due	Accept-Standard(3/3)
200	Staff	Hanson, Carrie	05/28/0003	Purchase	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(11/11)
175	Staff	Madrid, Geneva	05/31/2003	Purchase	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(12/12)

4

June (2003)

Loan #	Loan Officer	Borrower	Closing Date	Loan Purpose	Investor	To Submit	Submitted	Expired	UW Conditions
227	Ritesh Saraf	Wong, Roger	06/11/2003	Purchase		Submit	Submitted	Pay Due	None(0/0)
209	Staff	Ahillas, Anthony A	06/18/2003	Non-Cash-Out Refi	Interfirst	Submit	Submitted	Pay Due	Accept-Standard(10/10)
207	Staff	Moran, Jeston	06/18/2003	Non-Cash-Out Refi	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(10/10)
211	Staff	Kindgren, Karl	06/18/2003	Non-Cash-Out Refi		Submit	Submitted	Pay Due	None(0/0)
219	Staff	Ahillas, Anthony A	06/19/0003	Non-Cash-Out Refi	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(12/12)
202	Staff	Akerley, Jeanne	06/10/2003	Purchase	MOAI	Submit	Submitted	Pay Due	ACCEPT-Standard(16/16)
238	Paul Horn	Wong, Roger	06/11/2003	Purchase	ABN AMRO	Submit	Submitted	Pay Due	Approved
212	Staff	Suazo, Mary	06/26/2003	Non-Cash-Out Refi	MOAI	Submit	Submitted	Pay Due	ACCEPT-PLUS(14/14)

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4210

F.g. 42

82/85

Fig. 43

(200) Submit to: Interfirst

Submit Date 08/04/2003



Submit Cancel Close

Interfirst Details

Address: Detroit MI
Phone: 303-333-3333
Email: test@interfirst.com
Fax: 303-777-7777

4300

Select a primary filter:

2545

Select a secondary filter:

Purpose	Investor	Title Company

Default View

[illegible]

May (2003)

[illegible]

June (3)

[illegible]

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Fig. 45

Doc Admin

Document Administrator Refresh

No.	Date Received	Current Name	Extension	View	New Name	Rename
1	24/06/03	Guesse-Appraisal	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
2	13/08/03	Guesse-Bank-Statement	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
3	03/06/03	Guesse-Flood-Cert	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
4	28/03/03	Guesse-GFE	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
5	13/08/03	Guesse-Insurance	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
6	13/08/03	Guesse-Payoff	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
7	13/08/03	Guesse-Paystub	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
8	13/08/03	Guesse-Title	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
9	13/08/03	Guesse-VOE	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
10	13/08/03	Guesse-W2	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
11	28/03/03	Robert-Disc	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>
12	28/03/03	test3	pdf	<input type="button" value="View"/>	<input type="text"/>	<input type="button" value="Rename"/>

4505

4500

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Fig. 46

